

INDEXING INSTRUCTIONS: Lot 25, Section B, Southridge Estates Subdivision, in Section 3, Township 2 South, Range 5 West, DeSoto County, Mississippi

**SUBSTITUTION OF TRUSTEE**

WHEREAS, on July 13, 2005, Jennifer McGowan and David McGowan aka David E. McGowan, executed a Deed of Trust to Don W. Ledbetter, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Sebring Capital Partners, a limited partnership, its successors and assigns which Deed of Trust is on file and of record in the office of the Chancery Clerk of De Soto County, Mississippi, in Deed of Trust Record Book 2261, Page 509 thereof; describing the following property:

Parcel No. 2062-0304.0-00025.00

5775 South Ridge Drive  
Olive Branch, MS 38654

Lot 25, Section B, Southridge Estates Subdivision, in Section 3, Township 2 South, Range 5 West, DeSoto County, Mississippi, as shown on plat recorded in Plat Book 43, Page 15, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Subject to all building restrictions, restrictive covenants, and easements of record.

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust;  
and

WHEREAS, under the terms of said Deed of Trust the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said foreclosed property to the **U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, ON BEHALF OF THE HOLDERS OF THE HOME EQUITY ASSET TRUST 2005-7 HOME EQUITY PASS-THROUGH CERTIFICATES, SERIES 2005-7**, its successors and assigns. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor

4

of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

NOW THEREFORE, the undersigned does hereby appoint and substitute **NATIONWIDE TRUSTEE SERVICES, INC.**, as Trustee in said Deed of Trust, the said **NATIONWIDE TRUSTEE SERVICES, INC.**, to have all the rights, powers and privileges of the Trustee named in said Deed of Trust.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed on this  
the 16 day of June, 2009.

U.S. BANK NATIONAL ASSOCIATION, AS  
TRUSTEE, ON BEHALF OF THE HOLDERS OF THE  
HOME EQUITY ASSET TRUST 2005-7 HOME EQUITY  
PASS-THROUGH CERTIFICATES, SERIES 2005-7 BY  
SELECT PORTFOLIO SERVICING INC., AS ATTORNEY  
IN FACT

By:   
Its Chuck Henrikson  
Duly Appointed Officer

**Power of Attorney Attached as Exhibit A**  
**Attached as Exhibit**

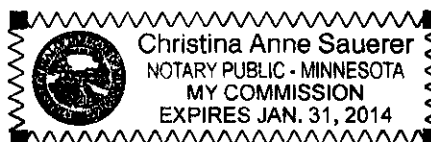
STATE OF Minnesota  
COUNTY OF Dakota

On this 16 day of June, 2009 before me,  
\_\_\_\_\_, Notary Public personally appeared  
Chuck Henrikson  
Duly Appointed Officer  
who is \_\_\_\_\_, respectively of  
Select Portfolio Servicing Inc. and who proved to me on the basis of  
satisfactory evidence to be the person whose name is subscribed to the within instrument and  
acknowledged to me that he/she executed the same in his/her/their authorized capacity and that by his/her  
signature on the instrument the person or the entity upon behalf of which the person acted, executed the  
instrument.

Given under my hand this 16 day of June, 2009.

  
NOTARY PUBLIC

My Commission Expires:  
1-31-14



Prepared by and Return To:  
**0819668MS**  
NATIONWIDE TRUSTEE SERVICES, INC.  
1587 Northeast Expressway  
Atlanta, GA 30329  
770-234-9181

**\*\*By Select Portfolio Servicing, Inc., as attorney in fact for U.S. Bank National Association,  
as trustee, on behalf of the holders of the Home Equity Asset Trust 2005-7 Home Equity  
Pass-Through Certificates, Series 2005-7**

RECORDING REQUESTED BY:  
Select Portfolio Servicing, Inc.  
Document Control Department  
P.O. Box 65250  
Salt Lake City, UT 84165-0250

9543241 DK T BK 3.051 PG 411

BOOK 9212

PAGE 7812

11-03-05

10.00

EXHIBIT

SPACE ABOVE THIS LINE FOR RECORDER'S USE

#### LIMITED POWER OF ATTORNEY

U.S. BANK NATIONAL ASSOCIATION ("U.S. Bank"), a national banking association organized and existing under the laws of the United States of America, 60 Livingston Ave, Corporate Trust, 3rd Floor, St. Paul, MN 55107, hereby constitutes and appoints SELECT PORTFOLIO SERVICING, INC. ("SPS"), and in its name, aforesaid Attorney-In-Fact, by and through any officer appointed by the Board of Directors of Select Portfolio Servicing, Inc., to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in the items (1) through (4) below; provided, however, that the documents described below may only be executed and delivered by such Attorneys-In-Fact if such documents are required or permitted under the terms of the Pooling and Servicing Agreement, dated as of September 1, 2005, among Credit Suisse First Boston Mortgage Securities Corp., as Depositor, DLJ Mortgage Capital, Inc., as the Seller, Wells Fargo Bank, N.A., as a Servicer and as the Master Servicer, Select Portfolio Servicing, Inc., as a Servicer and the Special Servicer, The MurrayHill Company, as Credit Risk Manager, and U.S. Bank National Association, as Trustee, relating to Home Equity Asset Trust 2005-7, Home Equity Pass-Through Certificates, Series 2005-7, and no power is granted hereunder to take any action that would be adverse to the interests of the Trustee of the Holder. This Limited Power of Attorney is being issued in connection with Select Portfolio Servicing, Inc.'s responsibilities to service certain mortgage loans (the "Loans") held by U.S. Bank in its capacity as Trustee. These Loans are comprised of Mortgages, Deeds of Trust, Deeds to Secure Debt and other forms of Security instruments (collectively, the "Security Instruments") and the Notes secured thereby.

1. Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by U.S. Bank National Association, and to use or take any lawful means for recovery by legal process or otherwise.
2. Transact business of any kind regarding the Loans, and obtain an interest therein and/or building thereon, as U.S. Bank National Association's act and deed, to contact for, purchase, receive and take possession and evidence of title in and to the property and/or to secure payment of a promissory note or performance of any obligation or agreement.
3. Execute bonds, notes, mortgages, deeds of trust and other contracts, agreements and instruments regarding the Borrowers and/or the Property, including, but not limited to, the execution of releases, satisfactions, assignments, and other instruments pertaining to mortgages or deeds of trust, and execution of deeds and associated instruments, if any, conveying the Property, in the interest of U.S. Bank National Association.
4. Endorse on behalf of the undersigned all checks, drafts and/or other negotiable instruments made payable to the undersigned.

WITNESS my hand and seal this 13<sup>th</sup> day of October, 2005.

NO CORPORATE SEAL

Charles F. Pedersen  
Witness: Charles F. Pedersen

Michael Bengtson  
Witness: Michael Bengtson

Kristy Frideres  
Attest: Kristy Frideres, Trust Officer

U.S. Bank National Association, as Trustee

By: Becky Warren  
Becky Warren, Assistant Vice President

By: S. Christopherson  
S. Christopherson, Vice President

#### FOR CORPORATE ACKNOWLEDGMENT

State of Minnesota  
County of Ramsey

On this 13<sup>th</sup> day of October, 2005, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Becky Warren, S. Christopherson, Kristy Frideres, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Assistant Vice President Vice President and Trust Officer respectively of U.S. Bank National Association, and known to me to be the person who executed the within instrument on behalf of the corporation therein named, and acknowledge to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS my hand and official seal.

Signature: Susan Burdick  
Susan Burdick  
My commission expires: January 31, 2006

